

Information to identify the case:

Debtor 1	<u>John F. Brown</u>	Social Security number or ITIN	xxx-xx-0498
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Southern District of New York			
Case number:	21-10780-mew		

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 4/23/21; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Yann Geron is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

8/17/21

By the court: Michael E. Wiles
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John F. Brown
Debtor

Case No. 21-10780-mew
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: Admin

Page 1 of 2

Date Rcvd: Aug 17, 2021

Form ID: 155new

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2021:

Recip ID	Recipient Name and Address
db	+ John F. Brown, 250 South End Avenue, #2H, New York, NY 10280-1075
smg	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+ New York City Dept. Of Finance, Office of Legal Affairs, 375 Pearl Street, 30th Floor, New York, NY 10038-1442
smg	+ United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
7835173	+ DR. ERIC STEIBLE, DC, 11040 SANTA MONICA, SUITE 404, LOS ANGELES, CA 90025-7547
7835174	+ EDFINANCIAL SERVICES L, 120 N SEVEN OAKS DRIVE, KNOXVILLE, TN 37922-2359
7835177	+ MANHATTAN MINI STORAGE, 100 WASHINGTON ST, NEWARK, NJ 07102-3024
7835179	+ ROB O'CONNOR, C/O VELOCITY INVESTMENTS, 1800 ROUTE 34 N, WALL, NJ 07719-9168
7835182	+ TEACHERS FED CREDIT UN, 102 MOTOR PKWY, HAUPPAUGE, NY 11788-5109
7835183	+ TEXWOOD INVESTMENT INC, C/O CUSHMAN & WAKEFIELD, PO BOX 9334, NEW YORK, NY 10087-2334
7835184	TIME INVESTMENT CO, 929 E NORTH RIVER, WEST BEND, WI 53095
7835185	+ US DEPT ED, PO BOX 5609, GREENVILLE, TX 75403-5609

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QYGERON.COM	Aug 17 2021 23:08:00	Yann Geron, Yann Geron, Geron Legal Advisors LLC, 370 Lexington Avenue, Suite 1101, New York, NY 10017-6532
smg	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Aug 17 2021 18:59:00	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
7835169	+ EDI: AMEREXPR.COM	Aug 17 2021 23:08:00	AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
7835170	+ EDI: CAPITALONE.COM	Aug 17 2021 23:08:00	CAPITAL ONE BANK USA N, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
7835178	+ Email/Text: recovery@paypal.com	Aug 17 2021 18:58:00	PAYPAL, CORPORATE HEADQUARTERS, 2211 NORTH FIRST STREET, SAN JOSE, CA 95131-2021
7835976	+ EDI: RECOVERYCORP.COM	Aug 17 2021 23:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
7835180	+ EDI: RMSC.COM	Aug 17 2021 23:08:00	SYNCB/PPC, PO BOX 965005, ORLANDO, FL 32896-5005
7835188	+ EDI: VERIZONCOMB.COM	Aug 17 2021 23:08:00	VERIZON, PO BOX 1100, ALBANY, NY 12250-0001

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0208-1

User: Admin

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Date Rcvd: Aug 17, 2021

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Recip ID	Bypass Reason	Name and Address
7835172		CUSHMAN & WAKEFIELD
7835176		HELMUT ERIC STEIBL
7835181		TEACHERS FED CREDIT UN
7835171	*+	CAPITAL ONE BANK USA N, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
7835175	*+	EDFINANCIAL SERVICES L, 120 N SEVEN OAKS DRIVE, KNOXVILLE, TN 37922-2359
7835186	*+	US DEPT ED, PO BOX 5609, GREENVILLE, TX 75403-5609
7835187	*+	US DEPT ED, PO BOX 5609, GREENVILLE, TX 75403-5609

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2021 at the address(es) listed below:

Name	Email Address
Gregory M. Messer	on behalf of Debtor John F. Brown lduc@aol.com NY54@ecfcbis.com;gmesser@messer-law.com,mwilliams@messer-law.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 2